

Testimony of Heather Kenniston
Before the Appropriations Committee of the Connecticut Legislature
On Behalf of the Connecticut Fair Housing Center

Members of the Committee, thank you for the opportunity to tell you why I support funding for the Connecticut Fair Housing Center. My name is Heather Kenniston, and I'm here to ask you to support the Governor's funding request for the Connecticut Fair Housing Center.

I own a home in Oakdale, and I am a single mother of 3 children. My difficulties began in 2009 after the birth of my son and shortly followed by my divorce in 2012, which caused increased expenses and a decrease in my household income. I had a hard time keeping up with my payments even though I was doing everything in my power to do so. I fell behind and the mortgage company began refusing my payments stating that they were not enough so I started participating in foreclosure mediation and working closely with a housing counselor at Catholic Charities to apply for a loan modification.

After several months, I was denied for both a modification under the federal HAMP program, and an in-house modification. My mediator then referred me to the Connecticut Fair Housing Center to find out if the denial was correct. This is when I met an attorney from the Center. She helped me appeal the denial and escalated my case with the HAMP administrative offices. As a result, I was offered a HAMP modification with much better terms. The Center attorney took the time to explain each the terms of the modification to me and helped make the best choice. I felt immense relief and felt like I was finally getting somewhere with my bank.

My relief was short-lived because my bank began losing my trial modification payments. I submitted 5 payments and they lost 2 or 3 of them. The Center attorney submitted a complaint to the CFPB (Consumer Financial Protection Bureau) on my behalf to fix the problem. I again breathed a sigh of relief, but a couple of months later my bank suddenly increased my payment. After many attempts to resolve the issues with the mortgage company, I got nowhere! I called the center and she was more than willing to assist me for a third time in trying to figure out why my payment increased and reverse it. It turns out the bank made a mistake in processing my loan modification, which left me with an outstanding escrow balance. The Center attorney, again, filed several complaints on my behalf, and within a month the bank fixed my account and my payment went back to normal.

The Connecticut Fair Housing Center helped me for over 9 months where I would have otherwise lost my home. Without their help I would not have been able to get the cooperation from the bank or obtain the best modification available to me. The Center also helped me avoid falling behind again when my payment was suddenly increased for no reason. As long as we have mortgage companies like Lehman Brothers or Nationstar we will always need the resources the CT Fair Housing center offers. The Center is an invaluable resource to homeowners who are facing roadblocks like mine.

I could not have overcome those roadblocks without the support and the advice of foreclosure prevention attorneys at the Connecticut Fair Housing. Thank you for listening to my story, and please continue to support the Connecticut Fair Housing Center.